

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

WANDA D. RUCKER

Debtor(s)

Case No. 16-13976-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2016.
- 2) The plan was confirmed on 05/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/07/2021.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$113,750.00.
- 10) Amount of unsecured claims discharged without full payment: \$177,895.29.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,812.58
Less amount refunded to debtor	\$1,062.58

NET RECEIPTS: \$29,750.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,509.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,009.70

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,274.00	1,274.15	1,274.15	116.81	0.00
AMERICAN INFOSOURCE LP	Unsecured	2.00	858.87	858.87	78.76	0.00
ATG CREDIT	Unsecured	119.00	NA	NA	0.00	0.00
ATLANTIC CITY ELECTRIC COMPANY	Unsecured	400.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	50,250.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	784.00	914.10	914.10	83.79	0.00
BANK OF AMERICA NA	Unsecured	1,935.00	2,014.46	2,014.46	184.64	0.00
BARCLAYS BANK OF DELAWARE	Unsecured	649.00	NA	NA	0.00	0.00
BLMDSNB	Unsecured	1,916.00	NA	NA	0.00	0.00
BMW BANK OF NORTH AMERICA	Unsecured	6,579.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	5,511.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	6,561.00	NA	NA	0.00	0.00
CAP1/SAKS	Unsecured	1,416.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS LLC	Unsecured	1,042.00	1,042.08	1,042.08	95.54	0.00
CBCS	Unsecured	132.94	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1.00	NA	NA	0.00	0.00
CHASE	Unsecured	9,789.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	824.96	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Priority	1,143.13	1,135.13	1,135.13	1,135.13	0.00
CITY OF PHILADELPHIA (LD)	Secured	9,424.89	4,112.27	5,121.46	5,121.46	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	988.91	988.91	988.91	0.00
CVS/CAREMARK	Unsecured	82.53	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	1.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	758.00	758.80	758.80	69.53	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	13,535.00	14,867.86	14,867.86	1,362.83	0.00
FINANCIAL RECOVERIES	Unsecured	989.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1.00	NA	NA	0.00	0.00
LOANCARE SERVICING CENTER	Secured	268,660.94	269,400.20	5,592.73	5,592.73	0.00
MCYDSNB	Unsecured	2,546.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	11,637.00	NA	NA	0.00	0.00
MIDLANDMCM	Unsecured	3,222.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MOMA FUNDING LLC	Unsecured	1,137.00	1,195.78	1,195.78	109.64	0.00
MOMA FUNDING LLC	Unsecured	1,240.00	1,302.17	1,302.17	119.38	0.00
MOMA FUNDING LLC	Unsecured	1,074.00	1,133.08	1,133.08	103.82	0.00
MOMA FUNDING LLC	Unsecured	359.00	361.91	361.91	33.14	0.00
MOMA FUNDING LLC	Unsecured	4,624.00	4,805.37	4,805.37	440.46	0.00
NEW CENTURY FINANCIAL SERVICE	Unsecured	1.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Unsecured	1,524.08	NA	NA	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	2,939.69	2,939.69	269.44	0.00
POLICE & FIRE FCU	Unsecured	8,126.00	8,126.17	8,126.17	744.88	0.00
POLICE & FIRE FCU	Unsecured	1,682.00	36.19	36.19	3.33	0.00
POLICE & FIRE FCU	Unsecured	3,038.00	3,038.95	3,038.95	278.52	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,136.90	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE MAN.	Unsecured	1,190.00	NA	NA	0.00	0.00
RMCB	Unsecured	203.00	NA	NA	0.00	0.00
SANTANDER BANK NA	Unsecured	6,720.68	7,459.67	7,459.67	683.75	0.00
SEARS/CBNA	Unsecured	5,049.00	NA	NA	0.00	0.00
SOUTH JERSEY GAS	Unsecured	2,000.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	58,829.14	66,808.55	66,808.55	6,123.81	0.00
VISA	Unsecured	1,667.10	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	149,755.64	138,337.62	NA	0.00	0.00
XEROX SOLUTION	Unsecured	709.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,592.73	\$5,592.73	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,110.37	\$6,110.37	\$0.00
TOTAL SECURED:	\$11,703.10	\$11,703.10	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,135.13	\$1,135.13	\$0.00
TOTAL PRIORITY:	\$1,135.13	\$1,135.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$118,937.85	\$10,902.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,009.70</u>
Disbursements to Creditors	<u>\$23,740.30</u>

TOTAL DISBURSEMENTS : **\$29,750.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/16/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.